

FIRST COMMUNITY BANCSHARES, INC.

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1478017	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,247	\$2,228	-0.9%		
Loans	\$1,408	\$1,393	-1.0%		
Construction & development	\$119	\$108	-9.4%		
Closed-end 1-4 family residential	\$557	\$548	-1.7%		
Home equity	\$112	\$112	0.0%		
Credit card	\$0	\$0			
Other consumer	\$53	\$56	4.6%		
Commercial & Industrial	\$98	\$96	-1.5%		
Commercial real estate	\$343	\$345	0.4%		
Unused commitments	\$234	\$210	-10.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$281	\$224	-20.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$200	\$251	25.8%		
Cash & balances due	\$101	\$112	10.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$9	\$22	138.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$2	\$21	971.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,024	\$1,970	-2.6%		
Deposits	\$1,660	\$1,632	-1.7%		
Total other borrowings	\$341	\$317	-7.0%		
FHLB advances	\$183	\$175	-4.5%		
Equity					
Equity capital at quarter end	\$224	\$258	15.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$20	\$9	NA		
Performance Ratios					
Tier 1 leverage ratio	7.1%	8.7%	--		
Tier 1 risk based capital ratio	10.5%	12.9%	--		
Total risk based capital ratio	11.8%	14.2%	--		
Return on equity ¹	-60.4%	9.4%	--		
Return on assets ¹	-6.2%	1.1%	--		
Net interest margin ¹	3.9%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	138.5%	136.4%	--		
Loss provision to net charge-offs (qtr)	268.2%	101.7%	--		
Net charge-offs to average loans and leases ¹	0.8%	1.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	2.9%	0.9%	0.3%	0.3%	--
Closed-end 1-4 family residential	1.1%	1.2%	0.1%	0.2%	--
Home equity	0.5%	0.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.2%	0.5%	0.2%	--
Commercial & Industrial	2.0%	4.1%	1.4%	1.8%	--
Commercial real estate	1.1%	1.4%	0.1%	0.1%	--
Total loans	1.2%	1.4%	0.2%	0.3%	--